

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Beverly J Albright
Debtor

Case No. 15-05378-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Dec 19, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2022:

Recip ID	Recipient Name and Address
db	+ Beverly J Albright, 700 Layton Road, Clarks Summit, PA 18411-9309
cr	+ Ditech Financial LLC, 14841 Dallas Parkway Suite 300, Dallas, Tx 75254-7883
cr	+ Ditech Financial LLC, 14841 Dallas Parkway, Suit 300, Dallas, TX 75254-7883
cr	Ditech Financial LLC f/k/a Green Tree Servicing LL, PO Box 6154, Rapid City, SD 57709-6154
4733634	Bank of America, PO Box 98225, El Paso TX 79998
4733637	Ditech, PO Box 6172, Rapid City SD 57709-6172
4780559	Ditech Financial LLC, PO Box 44265, Jacksonville, FL 32231-4265
4733639	+ John Fisher, 126 South Main Street, Pittston PA 18640-1739
4733640	+ Morris Scott, Esq., Blatt Hasenmiller Leibscher & Moore, 1835 Market Street, Philadelphia PA 19103-2968

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Dec 19 2022 18:40:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid & Crane LLC, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170, DULUTH, GA 30097-8461
4733632	+ Email/PDF: bncnotices@becket-lee.com	Dec 19 2022 18:51:40	American Express, PO Box 981537, El Paso TX 79998-1537
4758115	Email/PDF: bncnotices@becket-lee.com	Dec 19 2022 18:51:35	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4755948	+ EDI: BANKAMER2.COM	Dec 19 2022 23:39:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4733636	+ Email/Text: bankruptcy@commercebank.com	Dec 19 2022 18:40:00	Commerce Bank, PO Box 411036, Kansas City MO 64141-1036
4734958	Email/Text: bankruptcy@commercebank.com	Dec 19 2022 18:40:00	Commerce Bank, P O BOX 419248, KCREC-10, KANSAS CITY, MO 64141-6248
4733638	EDI: IRS.COM	Dec 19 2022 23:39:00	Internal Revenue Service, PO Box 37008, Hartford CT 06176-7008
4733635	EDI: JPMORGANCHASE	Dec 19 2022 23:39:00	Chase Card, PO Box 15298, Wilmington DE 19850
5310126	Email/Text: mtgbk@shellpointmtg.com	Dec 19 2022 18:40:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5385113	Email/Text: mtgbk@shellpointmtg.com	Dec 19 2022 18:40:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, South Carolina 29603-0826

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5310127	Email/Text: mtgbk@shellpointmtg.com	Dec 19 2022 18:40:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
4748261	EDI: RECOVERYCORP.COM	Dec 19 2022 23:39:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4733641	+ EDI: WTRRN BANK.COM	Dec 19 2022 23:39:00	TD Bank USA Target Credit, 3701 Wayzata Blvd #MS6C, Minneapolis MN 55416-3440
5431329	^ MEBN	Dec 19 2022 18:37:37	US Bank Trust National Association, PO Box 814609, Dallas, TX 75381-4609
TOTAL: 14			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4733633	##	Arhur Lashin, Esq., Hayt, Hayt & Landau, 123 S Broad Street, Philadelphia PA 19109-1003

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2022 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
J. Zac Christman	on behalf of Debtor 1 Beverly J Albright zac@fisherchristman.com office@fisherchristman.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
John Fisher	on behalf of Debtor 1 Beverly J Albright johnvfisher@yahoo.com fisherlawoffice@yahoo.com
Joshua I Goldman	on behalf of Creditor Ditech Financial LLC josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
Joshua I Goldman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com

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Kristin Ann Zilberstein
on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing Kris.Zilberstein@Padgettlawgroup.com

Recovery Management Systems Corporation
claims@recoverycorp.com

Thomas I Puleo
on behalf of Creditor Ditech Financial LLC tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com

United States Trustee
ustpre03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1

Beverly J Albright

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9922

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:15-bk-05378-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Beverly J Albright

12/19/22**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.